

JUN 29 3 21 PM '94

Registered

SIGNED AND DATED this 29 day of June, 1994.

GRANTORS:

Edward J. Heffernan
Edward J. Heffernan

Aurora M. Heffernan
Aurora M. Heffernan

BENEFICIARY:

WESTERN UNITED LIFE ASSURANCE COMPANY

By: Anthony Steffens
Anthony Steffens, Vice President

By: Reuel Swanson
Reuel Swanson, Secretary

STATE OF Washington)
County of Spokane) ss.

On this 29 day of June, 1994, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Edward J. Heffernan and Aurora M. Heffernan, to me known to be the individuals who executed the foregoing instrument and acknowledged the said instrument to be their free and voluntary act and deed for the usez and purposes herein mentioned.

WITNESS my hand and official seal hereto affixed the day and year first above written.

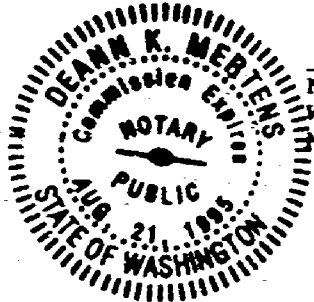
[Signature]
Notary Public in and for the State of Washington, residing at Spokane
My Commission expires: 12/31/95



STATE OF WASHINGTON)
County of Spokane) ss.

On this 10th day of June, 1994, before me, the undersigned, a Notary Public in and for the State of Washington duly commissioned and sworn personally appeared Anthony Steffens and Reuel Swanson to me known to be the Vice President and Secretary, respectively, of Western United Life Assurance Company, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.



Deann K. Mertens
Notary Public in and for the State of Washington, residing at Spokane
My Commission expires: 8/21/95